

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: )  
WILLIAM A HARRIS ) Case No. 22-21267 JCM  
LINDA M HARRIS )  
Debtor(s). ) Chapter 13  
X Related Document No. 68

**ORDER OF COURT**  
(Check Boxes That Apply)

☒ Confirming Plan on Final Basis ☐ Chapter 13 Plan dated:  
☐ Authorizing Distributions Under Plan ☒ Amended Chapter 13 dated:  
On Interim Basis Solely as Adequate Protection 11-12-24

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is **\$3000** effective **11/24**.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

**1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:***

- ☒ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be **\$2941**, beginning **1/25**. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.

- ☐ B. The length of the Plan is changed to a total of at least months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

**PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.**

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor \_\_\_\_\_ shall be paid monthly payments of \$\_\_\_\_\_ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- **PA Department of Revenue CL.#13**
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined

by Trustee to pay the claim in full during the Plan term:

- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
  - **Citizens Bank NA CL.#2**

☒ K. Additional Terms and Conditions:

*\* Debtor(s) are to fund the plan by TFS [notwithstanding anything to the contrary in the plan] which is to be implemented within 14 days of the date of this Order (if not previously implemented). Debtor(s) are responsible for ensuring that the full monthly plan payment is made each month regardless of the manner in which payments are intended to be made. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods (wage attachment, TFS, or ACH).*

*\* To the extent the Plan is confirmed pre-bar date(s) or the completion of pending or contemplated litigation (including §506/522f action and objections to claims) or Loss Mitigation (LMP), or any other plan contingencies including sales, creditors will be paid per plan in the plan amount (or as superseded by this Confirmation Order or other Order(s) of Court) notwithstanding a claim in a greater amount or priority. Debtor shall review all proofs of claims as filed and to take such action(s), including modification of the Plan or this Confirmation Order, as is necessary to address claim discrepancies and to address other subsequent events that will affect the adequacy of plan funding (including the outcome of contemplated or pending litigation, LMP, sale process, etc.) The need to address plan funding deficiency includes increasing the plan payment as necessary to fund 100% of timely filed and allowed non-specially classified unsecured creditors in 100% plan cases.*

**2. Deadlines. The following deadlines are hereby established and apply to this case:**

- A. Applications to retain brokers, sales agents, or other professionals.** If the Plan

contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**B. Review of Claims Docket and Objections to Claims.** Pursuant to *W.P.A.L.B.R. 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

**C. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**D. Filing Amended Plans or Other Stipulation.** Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

**3. Additional Provisions. The following additional provisions apply in this case:**

**A.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**B.** The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

**C.** Any creditor whose payment changes due to variable interest rates, change in

escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor(s)' counsel must file a fee application in accordance with *W.P.A.L.B.R. 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

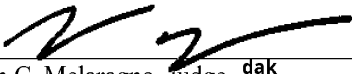
**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

**G.** The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

**H.** The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: January 10, 2025

cc: All Parties in Interest to be served by Clerk

  
\_\_\_\_\_  
John C. Melaragno, Judge <sup>dak</sup>  
United States Bankruptcy Court

SIGNED  
1/10/25 12:34 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
William A. Harris  
Linda M. Harris  
Debtors

Case No. 22-21267-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jan 10, 2025

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ William A. Harris, Linda M. Harris, 972 Route 30, Clinton, PA 15026-1509
15494629	Ocwen Loan Servicing, LLC, Attn: Bankruptcy, 661 Worthington Rd Ste 100, West Palm Beach, FL 33409

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 10 2025 17:26:17	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: jdryer@bernsteinlaw.com	Jan 10 2025 17:10:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 10 2025 17:15:06	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 10 2025 17:15:11	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15494611	+ Email/Text: ally@ebn.phinsolutions.com	Jan 10 2025 17:10:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15494619	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 10 2025 17:10:00	Citizens Bank, Attn: Bankruptcy, One Citizens Dr, Providence, RI 02903
15498057	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 10 2025 17:10:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
15494621	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 10 2025 17:10:00	Citizens Bank NA, Attn: Bankruptcy, 1 Citizens Plaza, Providence, RI 02903
15494620	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 10 2025 17:10:00	Citizens Bank NA, Attn: Bankruptcy, One Citizens Plaza, Providence, RI 02903
15494612	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Jan 10 2025 17:15:18	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
15496988	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 10 2025 17:15:06	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15494613	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 10 2025 17:15:17	Capital One/Menards, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15494616	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 10 2025 17:15:13	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15509940	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 10 2025 17:15:07	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027

District/off: 0315-2

User: auto

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15494617	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 10 2025 17:15:19	Citibank/Sears, Attn: Bnakruptcy, Po Box 790034, St Louis, MO 63179-0034
15494618	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 10 2025 17:15:07	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15494622	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 10 2025 17:10:00	Comenity Bank/Blair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15494624	Email/Text: collecadminbankruptcy@fnni.com	Jan 10 2025 17:10:00	First National Bank, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
15502773	Email/Text: servicingmailhub@flagstar.com	Jan 10 2025 17:11:00	Flagstar Bank FSB, 5151 Corporate Drive, Troy, MI 48098
15494623	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jan 10 2025 17:10:00	First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15494625	+ Email/Text: servicingmailhub@flagstar.com	Jan 10 2025 17:11:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
15494626	+ Email/Text: bankruptcy@huntington.com	Jan 10 2025 17:11:00	Huntington National Bank, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996
15494614	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 10 2025 17:15:19	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101
15494615	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 10 2025 17:15:05	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15494627	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 10 2025 17:10:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15505318	Email/PDF: resurgentbknofications@resurgent.com	Jan 10 2025 17:15:06	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15494628	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 10 2025 17:15:08	NTB/Citibank, Citi Corp Credit Services Centralized Ba, Po Box 20507, Kansas City, MO 64195-0507
15555461	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 10 2025 17:11:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
15494630	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 10 2025 17:15:15	Syncb/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15495202	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 10 2025 17:15:10	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 Santa Fe Ave, Oklahoma City, OK 73118-7901
15494631	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 10 2025 17:15:12	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15494632	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 10 2025 17:15:06	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15494633	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 10 2025 17:15:11	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15494634	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 10 2025 17:15:10	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15494635	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 10 2025 17:15:16	Synchrony Bank/Sams, Attn: Bnakruptcy, Po Box 965060, Orlando, FL 32896-5060
15494636	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 10 2025 17:15:10	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15510270	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jan 10 2025 17:11:00	U.S. Bank N/A dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
15494637	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jan 10 2025 17:11:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet

District/off: 0315-2

User: auto

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15494638	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 10 2025 17:15:13	Mall, Minneapolis, MN 55402-7000 Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
15494639	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 10 2025 17:15:10	World's Foremost Bank, 4800 Nw 1st Street, Suite 300, Lincoln, NE 68521-4463

TOTAL: 40

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Citizens Bank, N.A.
cr		PINGORA LOAN SERVICING, LLC.
cr	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
15500661	*+	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15500669	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank, Attn: Bankruptcy, One Citizens Dr, Providence, RI 02903
15500670	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank NA, Attn: Bankruptcy, One Citizens Plaza, Providence, RI 02903
15500662	*+	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
15500663	*+	Capital One/Menards, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15500666	*+	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15500667	*+	Citibank/Sears, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15500668	*+	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15500671	*+	Comenity Bank/Blair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15500672	*+	First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15500673	*+	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
15500674	*+	Huntington National Bank, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996
15500664	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101
15500665	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15500675	*+	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15500676	*+	NTB/Citibank, Citi Corp Credit Services Centralized Ba, Po Box 20507, Kansas City, MO 64195-0507
15500677	*	Ocwen Loan Servicing, LLC, Attn: Bankruptcy, 661 Worthington Rd Ste 100, West Palm Beach, FL 33409
15500678	*+	Synco/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15511922	*+	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 Santa Fe Ave, Oklahoma City, OK 73118-7901
15500679	*+	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15500680	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15500681	*+	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15500682	*+	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15500683	*+	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
15500684	*+	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
15500685	*+	World's Foremost Bank, 4800 Nw 1st Street, Suite 300, Lincoln, NE 68521-4463

TOTAL: 2 Undeliverable, 27 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.



District/off: 0315-2

User: auto

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Date: Jan 12, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor PINGORA LOAN SERVICING LLC. blemon@kmlawgroup.com, lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor PINGORA LOAN SERVICING LLC. dcarlon@kmlawgroup.com
Garry Alan Masterson	on behalf of Creditor Citizens Bank N.A. pitecf@weltman.com, gmasterson@weltman.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Lawrence Willis	on behalf of Joint Debtor Linda M. Harris ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Lawrence Willis	on behalf of Debtor William A. Harris ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 8